

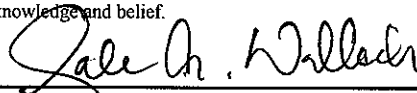
UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORKIn re Gale Ann Wallach
DebtorCase No. 12-75147
Reporting Period: November 2013Social Security # 2284
(last 4 digits only)MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.
(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)		
Copies of bank statements			
Disbursement Journal	MOR-2 (INDV)		
Balance Sheet	MOR-3 (INDV)		
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)		
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)		
Debtor Questionnaire	MOR-6 (INDV)		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date 3.11.14

Signature of Joint Debtor

Date _____

In re Gale Ann Wallach
DebtorCase No. 12-75147
Reporting Period: November 2013**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

(This Form must be submitted for each bank account maintained by the Debtor)

10/1/2013

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

Cash - Beginning of Month	226	9,669
RECEIPTS		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	921	28,272
Total Receipts	921	28,272
DISBURSEMENTS		
ORDINARY ITEMS		
Mortgage Payment(s)		-
Rental Payment(s)		-
Other Secured Note Payments		-
Utilities	345	6,274
Insurance	300	3,229
Auto Expense	-	100
Lease Payments		-
IRA Contributions		-
Repairs and Maintenance		-
Medical Expenses		-
Food, Clothing, Hygiene	-	215
Charitable Contributions		-
Alimony and Child Support Payments		-
Taxes - Real Estate		-
Taxes - Personal Property		-
Taxes - Other (attach schedule)		-
Travel and Entertainment		-
Gifts		-
Other (attach schedule)	424	18,632
Total Ordinary Disbursements	1,069	28,450
REORGANIZATION ITEMS		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	-	-
Total Disbursements (Ordinary + Reorganization)	1,069	28,450
Net Cash Flow (Total Receipts - Total Disbursements)	(148)	(179)
Cash - End of Month (Must equal reconciled bank statement)	78	9,490

In re Gale Ann Wallach
Debtor

Case No. 12-75147
Reporting Period: November 2013

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS
(continuation sheet)

BREAKDOWN OF OTHER CATEGORY	Current Month Actual	Cumulative Total to Date Actual
Other Income		
Money from family		3,080
Money from overdraft		160
Other Taxes		
Other Ordinary Disbursements		
Other Reorganization Expenses		

In re Gale Ann Wallach
Debtor

Case No. 12-75147
Reporting Period: November 2013

BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

10/1/2013

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
SCHEDULE A-REAL PROPERTY		
Primary Residence	1,500,000	1,500,000
Other Property (attach schedule)		
TOTAL REAL PROPERTY ASSETS	1,500,000	1,500,000
SCHEDULE B-PERSONAL PROPERTY		
Cash on Hand	20	-
Bank Accounts	78	15
Security Deposits		
Household Goods & Furnishings	2,500	2,500
Books, Pictures, Art	1,000	1,000
Wearing Apparel	250	250
Furs and Jewelry	1,200	1,200
Firearms & Sports Equipment	500	500
Insurance Policies		
Annuities		
Education IRAs		
Retirement & Profit Sharing		
Stocks		
Partnerships & Joint Ventures		
Government & Corporate Bonds		
Accounts Receivable		
Alimony, maintenance, support or property settlements	4,250,000	4,250,000
Other Liquidated Debts		
Equitable Interests in Schedule A property		
Contingent Interests		
Other Claims		
Patents & Copyrights		
Licenses & Franchises		
Customer Lists		
Autos, Trucks & Other Vehicles	8,000	8,000
Boats & Motors		
Aircraft		
Office Equipment		
Machinery, supplies, equipment used for business		
Inventory		
Animals		
Crops		
Farming Equipment		
Farm Supplies		
Other Personal Property (attach schedule)		
TOTAL PERSONAL PROPERTY	4,263,548	4,263,465
TOTAL ASSETS	5,763,548	5,763,465

In re Gale Ann Wallach
Debtor

Case No. 12-75147
Reporting Period: November 2013

SUMMARY OF UNPAID POST-PETITION DEBTS
10/1/2013

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 91	
Mortgage						
Rent						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Other Post-Petition debt (list creditor)						
Total Post-petition Debts						

Explain how and when the Debtor intends to pay any past due post-petition debts.

In re Gale Ann Wallach
Debtor

Case No. 12-75147
 Reporting Period: November 2013

**POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE
 AND ADEQUATE PROTECTION PAYMENTS**

NAME OF CREDITOR	SCHEDULED MONTHLY PAYMENT DUE	AMOUNT PAID DURING MONTH	TOTAL UNPAID POST- PETITION
TOTAL PAYMENTS			

INSTALLMENT PAYMENTS

TYPE OF POLICY	CARRIER	PERIOD COVERED	PAYMENT AMOUNT & FREQUENCY

In re Gale Ann Wallach
Debtor

Case No. 12-75147
 Reporting Period: November 2013

DEBTOR QUESTIONNAIRE

10/1/2013

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		X
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		X
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		X
4	Is the Debtor delinquent in paying any insurance premium payment?		X
5	Have any payments been made on pre-petition liabilities this reporting period?		X
6	Are any post petition State or Federal income taxes past due?		X
7	Are any post petition real estate taxes past due?		X
8	Are any other post petition taxes past due?		X
9	Have any pre-petition taxes been paid during this reporting period?		X
10	Are any amounts owed to post petition creditors delinquent?		X
11	Have any post petition loans been received by the Debtor from any party?		X
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		X
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		X

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03/07/14
Cash Basis

DIP - Gale Soss-Wallach
General Ledger
As of November 30, 2013

Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
Citi - 3770								0.00
Total Citi - 3770								0.00
Citi - 4135								225.83
Check	11/04/2013			Bank Service Charges			10.00	215.83
Deposit	11/06/2013			Monies from family members		271.00		486.83
Check	11/07/2013	169		Unknown Expense			97.64	389.19
Check	11/12/2013		Cablevision	Utilities			239.00	150.19
Deposit	11/15/2013			Monies from family members		650.00		800.19
Check	11/15/2013		AMICA	Insurance Expense			300.00	500.19
Check	11/19/2013		Verizon	Utilities			105.79	394.40
Check	11/19/2013	173		Unknown Expense			316.77	77.63
Total Citi - 4135						921.00	1,069.20	77.63
Citi - 4921								0.00
Total Citi - 4921								0.00
Accumulated Depreciation								0.00
Total Accumulated Depreciation								0.00
Furniture and Equipment								0.00
Total Furniture and Equipment								0.00
Unknown Withdrawl								10,150.00
Total Unknown Withdrawl								10,150.00
Citibank Credit Line								(3,804.55)
Total Citibank Credit Line								(3,804.55)
Opening Balance Equity								3,858.23
Total Opening Balance Equity								3,858.23
Owners Draw								0.00
Total Owners Draw								0.00
Owners Equity								(59.11)
Total Owners Equity								(59.11)
Commission Income								0.00
Total Commission Income								0.00
Monies from family members								(10,610.50)
Deposit	11/06/2013			Deposit	Citi - 4135		271.00	(10,881.50)
Deposit	11/15/2013			Deposit	Citi - 4135		650.00	(11,531.50)
Total Monies from family members						0.00	921.00	(11,531.50)
Monies from Pryor Mandelup								(15,000.00)
Total Monies from Pryor Mandelup								(15,000.00)
Services Income								0.00
Total Services Income								0.00
Advertising and Promotion								0.00
Total Advertising and Promotion								0.00
Automobile Expense								0.00
Total Automobile Expense								0.00
Bank Service Charges								100.00
Check	11/04/2013				Citi - 4135	10.00		110.00
Total Bank Service Charges						10.00	0.00	110.00
Business Licenses and Permits								0.00
Total Business Licenses and Permits								0.00
Checkbook								0.00
Total Checkbook								0.00
Computer and Internet Expenses								0.00
Total Computer and Internet Expenses								0.00
Continuing Education								0.00
Total Continuing Education								0.00
Depreciation Expense								0.00
Total Depreciation Expense								0.00
Dues and Subscriptions								85.24
Total Dues and Subscriptions								85.24
Education								0.00
Total Education								0.00
Insurance Expense								2,637.86
Check	11/15/2013		AMICA		Citi - 4135	300.00		2,937.86
Total Insurance Expense						300.00	0.00	2,937.86
Interest Expense								0.00
Total Interest Expense								0.00

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Cash Basis

DIP - Gale Soss-Wallach
General Ledger
As of November 30, 2013

Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
Living Expenses								544.95
Total Living Expenses								544.95
Meals and Entertainment								0.00
Total Meals and Entertainment								0.00
Office Supplies								0.00
Total Office Supplies								0.00
Postage and Delivery								0.00
Total Postage and Delivery								0.00
Printing and Reproduction								0.00
Total Printing and Reproduction								0.00
Professional Fees								0.00
Total Professional Fees								0.00
Rent Expense								0.00
Total Rent Expense								0.00
Telephone Expense								0.00
Total Telephone Expense								0.00
Travel Expense								0.00
Total Travel Expense								0.00
Unknown Expense								6,974.82
Check	11/07/2013	169		Citi - 4135		97.64		7,072.46
Check	11/19/2013	173		Citi - 4135		316.77		7,389.23
Total Unknown Expense						414.41	0.00	7,389.23
Utilities								4,897.23
Check	11/12/2013		Cablevision	Citi - 4135		239.00		5,136.23
Check	11/19/2013		Verizon	Citi - 4135		105.79		5,242.02
Total Utilities						344.79	0.00	5,242.02
Ask My Accountant								0.00
Total Ask My Accountant								0.00
No acctnt								0.00
Total no acctnt								0.00
TOTAL						<u>1,990.20</u>	<u>1,990.20</u>	<u>0.00</u>

DIP - GALE SOSS- WALLACH

Account 4972864135
Statement Period - Nov 4 - Dec 2, 2013

001R04F000

CHECKING ACTIVITY**Basic Checking**

4972864135

Beginning Balance: \$225.83
Ending Balance: \$77.63

Date	Description	Amount Subtracted	Amount Added	Balance
11/04	Fee - Service Charge	10.00		215.83
11/06	Deposit 03:15p Teller		271.00	486.83
11/07	Check # 169	97.64		389.19
11/12	ACH Electronic Debit CABLEVISION07801 TELE PMT	239.00		150.19
11/15	Deposit 11:04a Teller		100.00	
11/15	Deposit 03:55p Teller		200.00	
11/15	Deposit 11:03a Teller		350.00	
11/15	ACH Electronic Debit AMICA MUTUAL INS CHECKPAYMT 0000000171	300.00		500.19
11/19	ACH Electronic Debit VERIZON FINANCIA PAYMENTS 0000000172	105.79		
11/19	Check # 173	316.77		77.63
	Total Subtracted/Added	1,069.20	921.00	

All transaction times and dates reflected are based on Eastern Time.

CUSTOMER SERVICE INFORMATION**IF YOU HAVE QUESTIONS ON:**

Checking

YOU CAN CALL:800-627-3999
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)**YOU CAN WRITE:**Citibank Client Services
100 Citibank Drive
San Antonio, TX 78245-9966

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the last page.

CHECKING AND SAVINGS**FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

CERTIFICATES OF DEPOSIT

Certificate of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period. Updated information will be reflected on a subsequent statement.

IN CASE OF ERRORS**In Case of Errors or Questions About Your Electronic Fund Transfers:**

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013. Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a reversal of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

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03/07/14

DIP - Gale Soss-Wallach
Reconciliation Detail
Citi - 4135, Period Ending 11/30/2013

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						225.83
Cleared Transactions						
Checks and Payments - 6 items						
Check	11/04/2013			X	(10.00)	(10.00)
Check	11/07/2013	169		X	(97.64)	(107.64)
Check	11/12/2013		Cablevision	X	(239.00)	(346.64)
Check	11/15/2013		AMICA	X	(300.00)	(646.64)
Check	11/19/2013	173		X	(316.77)	(963.41)
Check	11/19/2013		Verizon	X	(105.79)	(1,069.20)
Total Checks and Payments					(1,069.20)	(1,069.20)
Deposits and Credits - 2 items						
Deposit	11/06/2013			X	271.00	271.00
Deposit	11/15/2013			X	650.00	921.00
Total Deposits and Credits					921.00	921.00
Total Cleared Transactions					(148.20)	(148.20)
Cleared Balance					(148.20)	77.63
Register Balance as of 11/30/2013					(148.20)	77.63
New Transactions						
Checks and Payments - 9 items						
Check	12/03/2013				(10.00)	(10.00)
Check	12/11/2013		Verizon		(236.18)	(246.18)
Check	12/11/2013	177			(80.00)	(326.18)
Check	12/12/2013				(34.00)	(360.18)
Check	12/16/2013		LIPA		(50.00)	(410.18)
Check	12/18/2013				(20.00)	(430.18)
Check	01/03/2014				(10.00)	(440.18)
Check	01/06/2014	178			(101.60)	(541.78)
Transfer	01/27/2014				(100.00)	(641.78)
Total Checks and Payments					(641.78)	(641.78)
Deposits and Credits - 5 items						
Deposit	12/09/2013				200.00	200.00
Deposit	12/12/2013				200.00	400.00
Deposit	12/18/2013				34.00	434.00
Deposit	01/02/2014				46.00	480.00
Deposit	01/27/2014				100.00	580.00
Total Deposits and Credits					580.00	580.00
Total New Transactions					(61.78)	(61.78)
Ending Balance					(209.98)	15.85